

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Jeffrey Brandt, et al.

Title: MULTIPLE OPTIONS TO DECLINE AUTHORIZATION OF PAYMENT
CARD CHARGES

App. No.: 10/797,919

Filed: March 10, 2004

Examiner: FRANKLIN, Jamara

Group Art Unit: 2876

Customer No.: 60533

Confirmation No.: 3346

Atty. Dkt. No.: 1033-LB1049

MS: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

In response to the Non-Final Office Action mailed January 14, 2009 (the "Office Action"), please reconsider the above-identified application in light of the following amendments and remarks.